

# Net Worth Worksheet

Date: \_\_\_\_\_

\*Fill in the blanks and the number will be auto-calculated

## Assets

Category	Amount
<b>Liquid Assets</b>	
Cash	\$ 1,300.0
Checking accounts	\$ 5,392.3
Savings accounts	\$ 8,123.3
Stocks	\$ 2,481.0
Treasuries	\$ -
Bonds	\$ 230.0
Mutual funds	\$ 2,144.0
Money-market funds	\$ -
Others	\$ -
Total Liquid asset	\$ 19,670.6
<b>Non-liquid Assets</b>	
Properties	\$ 36,000.0
Life insurance	\$ 5,000.0
Companies	\$ -
Vehicles	\$ -
Retirement Accounts	\$ -
Others	\$ -
Total Non-liquid asset	\$ 41,000.0

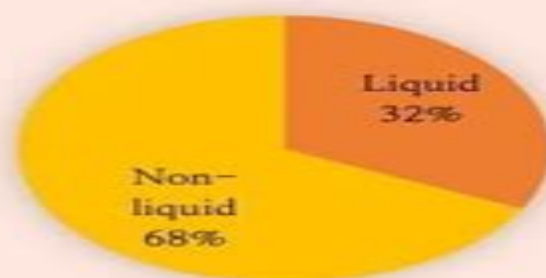
## Liabilities

Category	Amount
Credit cards	\$ 427.0
Student Loan	\$ 8,241.0
Mortgage	\$ 12,000.0
Vehicle loan	\$ -
Others	\$ -

## Net worth

Total assets	\$ 60,670.6
Total liabilities	\$ 20,668.0
Current Net worth	\$ 40,002.6
Net worth goal	\$ 1,000,000.0
Finish %	4%

## Asset



## Liability



# How To Calculate Your Net Worth Worksheet

**Vickie L. Bajtelsmit**



## How To Calculate Your Net Worth Worksheet:

**Ernst & Young's Personal Financial Planning Guide** Ernst & Young LLP, Martin Nissenbaum, Barbara J. Raasch, Charles L. Ratner, 2004-10-06 If you want to take control of your financial future and unlock the doors to financial success you must have a plan that will allow you to find good investments reduce taxes beat inflation and properly manage money Whether you are new to financial planning or a seasoned veteran this updated edition of Ernst & Young's Personal Financial Planning Guide provides valuable information and techniques you can use to create and implement a consistent personalized financial plan It also takes into consideration the new tax rules that affect home ownership saving for college estate planning and many other aspects of your financial life Filled with in depth insight and financial planning advice this unique guide can help you Set goals Build wealth Manage your finances Protect your assets Plan your estate and investments It will also show you how to maintain a financial plan in conjunction with life events such as Getting married Raising a family Starting your own business Aging parents Planning for retirement Financial planning is a never ending process and with Ernst & Young's Personal Financial Planning Guide you will learn how to tailor a plan to help you improve all aspects of your financial life

**The Bounce Back Workbook** Lynnette Khalfani-Cox, 2024-01-04 Put the practical insights from Bounce Back to use with this companion workbook to financial resilience Dive deeper into the lessons from Lynnette Khalfani Cox's popular book Bounce Back The Ultimate Guide to Financial Resilience and rebound financially with this workbook A noted personal finance coach and New York Times bestselling author Lynnette maps out a course for navigating some of life's toughest obstacles and walks you through hands on activities you can take to recover from the Dreaded Ds including debt downsizing from a job divorce the death of a loved one disability discrimination and more With The Bounce Back Workbook you will learn to rise from setbacks with renewed emotional and financial strength Lynnette offers the practical strategies encouragement inspiration and tools specifically designed to support your progress making this workbook more than just a valuable guide it's a transformative experience Inside you will discover Customizable self assessments reflection questions writing prompts tests and quizzes goal trackers and more that personalize your journey Personal stories and inspirational case studies of people who have been in your position and triumphed over adversity A deeper understanding of yourself and your personal relationship with money Whether as a companion to Bounce Back or a stand alone resource The Bounce Back Workbook is a must read for anyone preparing for or navigating through the many challenges life throws our way Use The Bounce Back Workbook to empower yourself with the tools and insights needed for both emotional and financial growth

**Understanding Credit** Dave Ravindra, 2011-05-25 Understanding Credit is the definitive guide to understanding what credit is how it is reported and how to make it work for you This handbook reveals the strategies and techniques that professionals use to borrow credit effectively It offers an uncomplicated view of credit in Canada from explanations of the different forms of credit available to advice on how to determine the best option for each individual's needs Using credit does

not mean getting into debt when used wisely it can enable anyone to realize their dreams as well as save and invest for the future Tables and examples are included to illustrate how interest payments work and how the real cost of borrowing money differs between the different types of credit Author Dave Ravindra also offers information explaining where to find the right lending institution and how to qualify for the credit needed The provided list of resources covers everything from government legislation to Canadas major banks Sample letters are also included to use when requesting your credit report and monthly budget sheets enable you to work out what you can afford to pay Everything you need to understand credit is contained in this handy guide Using the guidance offered here you can build a solid credit report in as short a time as possible **The**

**Money Book of Personal Finance** Walter Updegrave, Michael Sivy, Money Magazine, Eric Schurenberg, Joseph S Coyle, Marguerite Smith, Mark Levine, 2008-11-15 Which mutual funds are best How much money do most people make When should I take my retirement Where is the best place to invest college savings for my child Who does the IRS audit most Should I rent a home or buy one Why can't I save any money The Money Book of Personal Finance has the answers to these questions and hundreds more real answers for real life questions like yours Written by experts fully illustrated with easy to understand tables and graphs the chapters in this book will tell you everything you need to know to make the money decisions that will help you immediately and secure your financial future **Making Money Simple** Peter

Lazaroff, 2019-03-28 Simplify your financial life and ensure financial success into the future Feeling paralyzed by the overwhelming number of complex decisions you need to make with your money You don't need to be an expert to achieve financial freedom You just need a framework that makes the right choices simple and easy to make Making Money Simple provides that much needed process so you can get on the right track to long term financial security This valuable resource provides a solid foundation for all the nuanced personal finance decisions you need to make as you go through your career hit major life milestones and look to grow wealth It's a blueprint for financial achievement even through tough to navigate situations where there are no clear cut rules After you read Making Money Simple you'll be able to create your personal plan for success using proven wealth management methods and real world financial strategies From basic financial principles to advanced investing techniques you'll get comprehensive coverage of fundamental financial topics with easy to follow advice from author Peter Lazaroff who draws from his expertise as the Chief Investment Officer of a multi billion dollar wealth management firm to give you the tools you need to simplify your financial situation and make the right moves at every opportunity Getting your finances in order doesn't have to be hard It doesn't require fancy convoluted investment strategies Nor does it require keeping track of detailed spreadsheets You just need this step by step process to get your financial house in order and keep it that way forever It doesn't matter what your specific situation is We all need to understand our money and what to do with it Making Money Simple shows you how to Develop clear financial goals and plan for your future Understand the three crucial elements of building a strong financial house Implement effective investment strategies to grow

your wealth and avoid costly mistakes Learn ten smart questions to ask when hiring financial professionals For those seeking to secure a solid financial future Making Money Simple A Complete Guide to Getting Your Financial House in Order and Keeping It That Way Forever is the roadmap to get you there Expecting Money Erica Sandberg,2017-11-03 No matter how much you earn own or owe you can create a secure financial future for your family In her engaging down to earth style nationally known credit and money management expert Erica Sandberg provides no nonsense strategies on how to overcome the challenges every parent faces from raising a family on a reduced income to the practicalities of debt repayment to managing expenses over the course of a child s life Indispensable and easy to use Expecting Money offers you the tools to Maximize employer benefits during pregnancy and after the baby is born Manage the cost of new baby expenses Conquer financial challenges whether you re a one or two income family Shop smart and use credit to your family s advantage Plan for the future including childcare and education costs from pre school to college Erica s heartfelt wit and wisdom will encourage and empower you to develop an effective financial budget your family s roadmap for true and lasting security **Personal Finance Workbook For Dummies** Sheryl Garrett,2012-02-10 Do the terms personal finance or money management drudge up feelings of inadequacy confusion discomfort or fear in you Personal Finance Workbook For Dummies helps you calm your negative feelings and get your financial house in order at the same time And you ll be amazed how easy it is to get on the road to financial fitness From spending and saving to investing wisely this hands on workbook walks you through a private financial counseling session and shows you how to assess your situation and manage your money You ll learn how to use credit wisely plan for large expenses determine your insurance needs and make smarter financial decisions Plus the featured worksheets and checklists help you manage your day to day spending and plan for a robust financial future Discover how to Take stock of your financial history and determine your net worth Build a personal financial plan that meets your saving and investing goals Develop good spending habits and get out of debt without budgeting Explore your dreams grow your wealth and protect your assets Get the most out of your money Minimize your taxes Plan for big ticket purchases Pay for your kids college tuition Ensure a comfortable retirement Leave a substantial estate for your heirs The easy to follow exercises in Personal Finance Workbook for Dummies take the drudgery and pain out of managing your money Order this time and money saving guide now it ll brighten your financial future and your mood **Managing Your Personal Finances** Joyce M. Pitts,1987 Personal Finance Vickie L. Bajtelsmit,2019-10-22 Personal Finance 2nd Edition offers essential skills and knowledge that will set students on the road to lifelong financial wellness By focusing on real world decision making Bajtlesmit engages a diverse student population by helping them make personal connections that can immediately impact their current financial situations Using a conversational writing style relatable examples and up to date coverage on important topics like student debt students gain the knowledge they need to avoid early financial mistakes By the end of the course students have identified their goals and developed the problem solving skills they need to build on as they progress to

the next stages of life      **AARP Master Your Debt** Jordan E. Goodman, 2011-12-19 AARP Digital Editions offer you practical tips proven solutions and expert guidance The world of borrowing and debt management has changed dramatically leaving people confused about how best to secure their financial future This book is the only guide with detailed advice to help you become debt free or master the debt you have based on the latest laws and new government programs and policies implemented under the Obama administration Is the information and advice on debt management different than in years past Definitely In this savvy engaging guide bestselling financial expert Jordan Goodman will tell you how to Win the mortgage game avoid foreclosure obtain the best refi and modify your mortgage even if it is under water Clean up your credit report and dramatically boost your credit score Negotiate new terms and payments for burdensome medical bills student loans and credit cards Protect yourself from the devastation of identity theft Master the new credit card rules and avoid the rate and fee traps Learn a revolutionary strategy that will help you become mortgage free in 5 to 7 years change the way you pay all your bills and save hundreds of thousands of dollars Master Your Debt recommends many pioneering strategies as it lays out an innovative plan for achieving the elusive goal of financial success The book is filled with helpful web sites toll free numbers associations and government agencies and vetted companies and services to help you implement this advice In today's volatile economy getting out of debt is the key to surviving and thriving and author Jordan Goodman provides you with the strategies and tools to live debt free      **From the Rat Race to Financial Freedom** Manoj Arora, 2016-08-17 A common man's journey YOUR ROAD MAP TO ACHIEVING FINANCIAL FREEDOM AND LIVING YOUR DREAMS Financial freedom is not defined by your net worth or your social status It does not matter how much you earn what matters is how much you can save and invest wisely The secret to financial freedom is learning the basic concepts of planning well and adopting the right attitude But how does one achieve this Written by a common man for the common man this book will help you lead a financially independent and conscious life Everyone around us is trapped in a mindless rat race If you've resolved to take control of your finances and construct a personal finance plan From the Rat Race to Financial Freedom is a good starting point      **Robin Hood Was Right** Chuck Collins, Pam Rogers, Joan P. Garner, 2000 Last year Americans donated 150 billion to charity an amount larger than the U.S. defense budget Giving has never been more popular possible or for many more confusing There are oceans of need mountains of requests and often little time to examine our preconceptions about money earned inherited bequeathed saved spent and make the best decisions on how to give effectively      **How to Age in Place** Mary A. Languirand, Ph.D., Robert F. Bornstein, Ph.D., 2013-09-03 The first authoritative and comprehensive guide to aging in place a burgeoning movement for those who don't want to rely on assisted living or nursing home care which allows seniors to spend their later years living comfortably independently and in their own home or community For millions of Americans living in a nursing home or assisted living facility is not how they'd prefer to spend their retirement years This is why more and more people are choosing to age in place In this empowering and indispensable book clinical psychologists

and aging specialists Mary Languirand and Robert Bornstein teach readers how with planning and foresight they can age with dignity and comfort in the place of their own choosing How to Age in Place offers useful actionable advice on financial planning making your home physically safe getting around obtaining necessary services keeping a healthy mind body and spirit and post retirement employment A necessary resource for seniors their adult children and eldercare professionals How to Age in Place is both a practical roadmap and inspirational guide for the millions of seniors who want to make their own decisions and age well

The Financial Recovery Workbook Michele Cagan,2021-07-06 Provides a step by step guide to help you make a plan to get your financial life back on track You ll learn which bills to prioritize whether or not you use credit cards and which cards are most beneficial how to find quick cash to pay for necessities whether or not you should dip into your retirement fund and more

*Women, Get Answers About Your Money* Carolyn Castleberry,2010-06-09 Success Is Just Around Every Question Mark Finally the friendly comprehensive reference tool every woman is looking for has arrived Find answers to all of your personal finance questions from the simple What s a good credit score to the complex What are my options in retirement planning This book s question and answer format means you don t have to waste time reading every word cover to cover Biblical references offer proven wisdom from God and Carolyn Castleberry s practical guidance is easy to implement Success is simply turning obstacles into opportunities And that begins with obtaining information that thanks to this book is clear easy to find and non intimidating Carolyn Castleberry quickly becoming one of America s most trusted names in Christian broadcasting provides you the answers you seek in every area of personal finance With her warm conversational style Carolyn s there are no dumb questions approach makes difficult concepts come alive and more importantly make sense so that you can make the most of your dollars Honest straightforward and easy for anyone to apply these answers stem from a biblically and financially sound foundation providing the perfect conditions for success Whether you are looking for freedom to make new career choices seeking financial security and peace of mind or you re on the lookout for the next solid investment *Women Get Answers About Your Money* harnesses timely unique information to empower your life

**Hire Yourself** Pete Gilfillan,2015-02-17 ARE YOU READY TO HIRE YOURSELF WHO hasn t had the inkling or even the outright conviction that we could be more successful more fulfilled and more satisfied if we could invest in ourselves HOW MANY of us have given our time our knowledge our energy and our loyalty to corporate careers only to discover that our contributions don t guarantee gratitude upward mobility or even job security WHY consider franchising Franchise investors reap all the rewards of entrepreneurship self determination personal and professional freedom unlimited potential for profitability without all the risks of going it alone WHAT S the difference In franchising someone has already dreamed the big dream figured out how to make it work marketed it well and sold it to create a well defined niche And now that person is looking for an investor and partner to help build on that success HIRE YOURSELF WILL HELP YOU Leverage your expertise and resources to build a bridge out of the corporate world and into entrepreneurship Learn how to choose a

franchise concept that's the right franchise for you Understand how to capitalize your investment and minimize your risks Recognize and avoid common mistakes and traps Know that franchising is all about working for yourself but not by yourself

**Money Order** Gail Shapiro, 2001-08-22 Make Your Money Work for You Thirty or forty years ago most women depended on a weekly allowance from their husbands to run the household and care for children Although today's women share the breadwinning with their husbands or support families on their incomes alone their money management skills simply haven't kept pace with their earning power It's time for women to embrace a new paradigm doing away with the notion that control of finances is a man's job Like no other book on personal finance Money Order offers a new model for managing your money one that reflects women's constantly changing money needs and helps you develop real financial savvy and resourcefulness Based on Womankind's grassroots Financial Literacy Project Money Order covers all the basics including how to Establish and maintain good credit Save for your children's college education Manage debt Finance car and home purchases Insure yourself and your property Prepare for retirement But it doesn't stop there Packed with insider tips from women financial experts as well as real life stories exercises and useful charts and graphs Money Order is a comprehensive primer that teaches you to treat your money as your greatest asset not as an endless burden Once you have your day to day financial life on track this book will provide you with new options to save spend and invest your money Money Order encourages you to share your financial knowledge with other women and to make meaningful investments that will effect real economic change in your life and the lives of others

The Six-Day Financial Makeover Robert Pagliarini, 2006-10-03 In six short days you can and will experience a total financial transformation There are truckloads of investing and personal finance books available What makes this one different You'll learn how to develop a compelling financial vision for your life quickly put your savings on autopilot maximize your success by investing with a purpose survive when disasters strike and protect your loved ones in a way that's simple effective and fun This isn't just another personal finance book one that rehashes the same tired financial rules of thumb and glib investment advice Financial Motivator Robert Pagliarini provides specific guidance that cuts through the financial fog complex jargon and wishy washy advice that makes it hard for people to understand and implement positive financial changes in their lives More than a book The Six Day Financial Makeover will not only show you exactly what you need to do to radically improve your finances but it will also help you easily implement the advice in just six days

**The Prudent Professor** Edwin M. Bridges, Brian D. Bridges, 2023-07-03 This is a guide for anyone in the academy faculty member administrator or professional staff at whatever point she or he may be along the career path Whether you are a newly minted Ph D landing your first job at mid career or even already retired and concerned about how long your money might last Ed Bridges offers you a straightforward easy to grasp and structured way to think about money learn how it works understand the priorities for your stage in life determine your objectives and develop a personal plan most likely to achieve them Why a book specifically for those who work in higher education The chances are that your retirement funds are mostly



invested in TIAA CREF funds and that the plans created by the different institutions where you have worked or will work impose sometimes conflicting limitations of how you can manage your retirement money This is potentially complex terrain with which many professional financial advisors are unfamiliar This book provides ample guidance for you to manage your retirement funds but if you do prefer to seek professional advice it sets out the criteria for choosing a reliable advisor and may even be a book from which your advisor can benefit if he or she is not fully conversant with TIAA CREF s offerings and the quirks of academic retirement plans What makes this book unique is that Ed Bridges shares with you his self education about the risky business of investing and retirement planning As he writes In schooling myself I adopted the mind set that I had used as a social scientist for the past forty six years I distinguished between fact and opinion and scrutinized the evidence behind every author s claims moreover I searched for research that might corroborate or refute these claims In the process I learned a great deal about the route I should have taken to retirement from the time I accepted my first academic appointment to the time I submitted my intention to retire Join me as I relive my long journey so that you may avoid my wrong turns and succeed in reaching your ultimate destination a worry free retirement despite the risks and uncertainties you will surely face when you retire The book includes simple questionnaires and worksheets to help you determine where you stand and think through your options

Master Your Debt Jordan E. Goodman, Bill Westrom, 2010-01-26 Strategies and tools to live debt free The world of borrowing and debt management has changed dramatically leaving people confused about how best to secure their financial future This book is the only guide with detailed advice to help you become debt free or master the debt you have based on the latest laws and new government programs and policies implemented under the Obama administration Is the information and advice on debt management different than in years past Definitely In this savvy engaging guide bestselling financial expert Jordan Goodman will tell you how to Win the mortgage game avoid foreclosure obtain the best refi and modify your mortgage even if it is under water Clean up your credit report and dramatically boost your credit score Negotiate new terms and payments for burdensome medical bills student loans and credit cards Protect yourself from the devastation of identity theft Master the new credit card rules and avoid the rate and fee traps Learn a revolutionary strategy that will help you become mortgage free in 5 to 7 years change the way you pay all your bills and save hundreds of thousands of dollars Master Your Debt recommends many pioneering strategies as it lays out an innovative plan for achieving the elusive goal of financial success The book is filled with helpful web sites toll free numbers associations and government agencies and vetted companies and services to help you implement this advice In today s volatile economy getting out of debt is the key to surviving and thriving and author Jordan Goodman provides you with the strategies and tools to live debt free

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  - Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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web purpose to safely and effectively clean blood and body substance spills blood or other body substances include blood urine faeces vomited matter required standard contamination by blood or other body substance spills is reduced blood and body substance spills are contained immediately or as practicable

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web describe the characteristics of a spill response describe how to identify and control hazards during the response and clean up phases of an oil spill describe the role of a first responder awareness level individual in responseto an oil spill

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web for oil spill cleanup operations where 1 the site has been fully characterized 2 respirators are not required and 3 minimal exposure is likely a minimum of four hours of training would be appropriate in most situations 2 moreover oil spills are unique in that many people who assist in the cleanup operations may not engage in this

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web standard operating procedure pre planning for and responding to chemical spills page 5 of 7 investigator general safety location ehs revision 1 0 doc active date retired date 7 2 9 if the spill involves solid granular or powdered material take care not to create dusts while scooping the material into a sealable container

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